(c) what action has been taken/ proposed to be taken by Government in the matter?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) to (c) Yes, Sir. 76 premises have been searched by the Income-Tax Department in the months of August and September, 1986. During the course of the searches *prima facie* un-accounted assets worth approximately Rs. 21.60 lakhs were seized. Appropriate action under the various provisions of the Income-Tax Act is being taken in these cases.

Bank service charges

60. SHRI VITHALBHAI MOTIRAM PATEL: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the Reserve Bank of India has increased bank service charges;

(b) what were the bank service charges a year ago and what are the charges today; and

(c) what are the reasons for increasing bank service charges?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) to (c) All the public sector banks have revised their service charges and adopted one uniform schedule of service charges.

The revision in the service charges was considered necessary by banks to enable them to recover to some extent the cost of rendering these services to customers. The revised schedule has been based on the findings of the studies undertaken by the Indian Banks' Association (IBA). The revised service charges are related to cost inputs of the banks in relation to specific services.

Old and new service charges in respect of some commonly used services are given in the annexure. [*See* Appendix CXL, Annexure No 1]

Loss of mandays due to strikes and lockouts

61. SHRI VITHALBHAI MOTIRAM PATEL: Will the Minister of LABOUR be pleased to state:

(a) whether it is a fact that a number of mandays were lost due to strikes and lockouts in the country during the last two years;

(b) if so, how many strikes and lockouts took place during the last two years, statewise and the number of mandays lost in each case;

(c) what steps Government have taken to avoid strikes and lockouts; and

(d) how many strikes and lockouts were declared illegal by Government during the above period?

THE MINISTER OF STATE OF THE MINISTRY OF LABOUR (SHRI P. A. SANGMA): (a) and (b) Statements I and II showing number of strikes and lockouts and mandays lost dut to them during 1984 and 1985 is attached. [*See* Appendix CXL, Annexures No. 2 and 3]

(c) Government are keeping a constant watch on the industrial relations situation in the country. The Industrial Relations Machinery both at the Centre and in the States continue to make efforts to reduce work-stoppages through preventive mediation, conciliation and arbitration.

(d) Under the Industrial Disputes Act, 1947, the illegality and otherwise of a strike/lockout is a matter to be decided by Labour Courts/Industrial Tribunals on which this Ministry does not maintain information.

Bank frauds

62. SHRI RAM NARESH KUSHAWAHA:

SHRI VIRENDRA VERMA:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that incidents of frauds in the public sector banks in the country are on the increase;

(b) if so, what is the number of bank frauds detected since the beginning of

1986 till date stating the amount involved in each case and how do the figures compare with those detected during the corresponding period in 1984 and 1985; and

(c) what are the lacunae in the bank management and the banking system for such frauds and what steps Government have taken to remove the deficiencies to prevent the bank frauds?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) and (b) The Reserve Bank of India has reported, on the basis of periodical reports received from the public sector banks, that the number of bank frauds detected in the country and the amount involved therein during the years 1984, 1985 and 1986 (upto 30-6-86) are as indicated below:—

Year	No. of bank frauds detected	Amount involved (in crores of rupees)
1984	2410	45·18
1985	2157	53·49
1986 (upto 30-6-86)	764	20·95

(c) Frauds occur in banks not on account of lacunae in the systems and procedures but many owing to non-observance and non-application of the laid down procedures and safeguards. To prevent frauds, Banks are, therefore, taking steps to strengthen the control mechanisms, including the internal audit/inspection machinery, and to make them effective so as to eliminate the scope for frauds and malpractices. Reporting an detection of fraud is also being improved. Banks take a serious view of irregularities committed by their employees and initiate action to inflict punishment, befitting the seriousness of the irregularities, on the delinquent employees. Inter-branch reconciliation has also been expedited.

Trade deficit

63. SHRIMATI RENUKA CHOWDHURY:
SHRI TALARI MANOHAR:
SHRI SURESH PACHOURI:

Will the Minister of COMMERCE be pleased to state:

(a) what are the details of the estimated/actual trade deficit during the last three years and the reasons therefor;

(b) what was the actual half yearly trade deficit as on 1st October, 1986 and the estimated trade deficit by the end of March, 1987; and

(c) what remedial measures have been taken to achieve favourable balance of trade position.

THE MINISTER OF COMMERCE (SHRI P. SHIV SHANKAR): (a) The position of India's trade deficit during 1983-84, 1984-85 and 1985-86 is as under:

(Value : Rs. crores)

	Trade deficit
1983-84	6060.75
1984-85	5318.10
1985-86	8616.36*

*Provisional and subject to revision.

The trade deficit has been a normal feature of a developing economy like India on account of higher levels of import necessary to meet developmental needs of a growing economy and lower levels of export.

(b) The latest provisional figures of India's foreign trade available for the first quarter of the financial year 1986-87 i.e. April-June, 1986 place India's trade deficit at Rs. 1621 86 crores. It is very difficult to estimate precisely the trade deficit with